

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Meadow *et al.*

Appl. No.: 09/901,124

Filed: July 10, 2001

For: **Check Authorization System and Method**

Confirmation No.: 7209

Art Unit: 3684

Examiner: Nguyen, Nga B.

Atty. Docket: 2222.4960001

Comments on Statement of Reasons for Allowance

Mail Stop Issue Fee

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants acknowledge Examiner's statements of Reasons for Allowance of the above-referenced patent application and agrees that the claimed subject matter is patentable. However, Applicants take no position regarding the Reasons for Allowance presented by the Examiner other than the positions Applicants may have previously taken during prosecution. Therefore, the Examiner's Reasons for Allowance should not be attributed to Applicants as an indication of the basis for Applicants' belief that the claims are patentable. Furthermore, Applicants respectfully assert that there may also be additional reasons for patentability of the claimed subject matter not explicitly stated in this record and Applicants do not waive its rights to such arguments by not further addressing such reasons herein.

Respectfully submitted,

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